

The financial position of the companies is undoubtedly a strong one, owing to the steady accumulation of reserves, and the high ratio borne by capital and reserves to premium income must be a cause of satisfaction to policy holders.

§ 7. Marine Insurance.

No returns are available in regard to Marine Insurance. It may, however, be stated, that the Commonwealth Parliament in 1909 passed an Act (No. 11 of 1909, "An Act relating to Marine Insurance") which was assented to on the 11th November, 1909. This Act materially alters some of the conditions under which marine policies have heretofore been issued.

§ 8. Friendly Societies.

1. General.—Friendly societies are an important factor in the social life of the community, as probably nearly one-third of the total population of the Commonwealth comes either directly or indirectly under their influence. Their total membership is about 450,000, but as certain benefits, such as medical attendance and free medicines, and in many cases funeral expenses, are granted to members' families as well as to members themselves, this figure must, even when due allowance is made for young and unmarried members, be multiplied by at least four to arrive at the total number of persons more or less connected with these societies. Legislation has conferred certain privileges on friendly societies, but, on the other hand, it insists on their registration, and it is the duty of the Registrars in the various States, prior to registering a new society, to see that its rules are conformable to the law, and that the scale of contribution is sufficiently high to enable the promised benefits to be conferred on members. Societies are obliged to forward annual returns as to their membership and their finances to the Registrar, and elaborate reports are published in most of the States dealing with the returns thus received.

In the following tables the figures refer to the year 1915, except those for South Australia, which refer to the year 1909; the latest for which particulars are available.

2. Number of Societies, Lodges, and Members.—The total number of societies registered in New South Wales is 67; in Victoria, 45; in Queensland, 20; in South Australia, 17; in Western Australia, 15; and in Tasmania, 14. No total is given of these figures for the Commonwealth, as the societies shewn in one State are in most cases represented in all the other States. The number of different lodges, the total number of benefit members at the end of the year, and their average number during the year are shewn in the following table:—

FRIENDLY SOCIETIES.—LODGES AND MEMBERS, 31st DECEMBER, 1915. (a).

State.			Number of Lodges.	Benefit Members at End of Year.	Average No. of Benefit Mem- bers during Year.
New South Wales	...	...	1,902	160,712	161,094
Victoria	...	...	1,533	157,750	158,746
Queensland	...	...	563	52,082	52,004
South Australia	...	...	574	65,801	65,292
Western Australia	...	...	300	19,389	19,625
Tasmania	...	...	207	23,174	(b) 23,229
Commonwealth			5,079	478,858	479,990

(a) See paragraph 1, above. (b) Estimated.

3. Sickness and Death.—Sick pay is generally granted for a number of months at full rates, then for a period at half rates, and in some societies is finally reduced to quarter rates. The following table shews the total number of members who received sick pay during the year, the number of weeks for which they received pay in the aggregate, and the average per member sick, and further the number of benefit members who died during the year, together with the proportion of deaths per thousand average members:—

FRIENDLY SOCIETIES.—SICKNESS AND DEATH, 1915. (a)

State.	Number of Members who received Sick Pay.	Total Number of weeks Sick Pay granted.	Average No. of weeks per Member sick.	Deaths of Benefit Members and Wives.	Proportion of Deaths to 1000 average Benefit Members.
New South Wales	(b)	(b)	(b)	(b)	(b)
Victoria ...	28,784	239,134	8.31	2,175	13.70
Queensland ...	9,136	55,698	6.10	456	8.77
South Australia ...	11,114	104,392	9.39	965	14.78
Western Australia	3,199	18,507	5.78	227	11.57
Tasmania ...	4,154	29,359	7.07	208	8.97
Commonwealth	(b)	(b)	(b)	(b)	(b)

(a) See paragraph 1. (b) Not available.

4. Revenue and Expenditure.—The financial returns are not prepared in the same way in each State, but an attempt has been made in the subjoined table to group the revenue under the main headings:—

FRIENDLY SOCIETIES.—REVENUES, 1915. (a)

State.	Entrance Fees, Members' Contributions, and Levies.	Interest, Dividends, and Rents.	All other Income.	Total Revenue.
New South Wales ...	£ 491,928	£ 87,591	£ 34,597	£ 614,116
Victoria ...	482,499	113,227	38,923	634,649
Queensland ...	169,464	33,975	...	203,439
South Australia ...	(b) 146,841	44,443	(c)	(c)
Western Australia ...	56,753	14,130	14,975	85,858
Tasmania ...	64,401	9,526	8,797	82,724
Commonwealth ...	1,411,886	302,892	(c)	(c)

(a) See paragraph 1. (b) Excluding levies. (c) Not available.

The returns relating to expenditure are more complete than those relating to revenue, and can be shewn in full for every State. The figures shew that the excess of revenue, amounting in the aggregate to £293,885, exclusive of South Australia, was divided amongst the six States as follows:—New South Wales, £91,896; Victoria, £131,571; Queensland, £50,591; South Australia, not available; Western Australia, £13,891; and Tasmania, £5,936. The revenue exceeded the expenditure by about twelve shillings per average benefit member, a margin which cannot be called very large.

Appended is the result of an investigation into matters relating to the administration of Friendly Societies. It is arranged in tabular form so that the course of procedure in one State can be compared with that in the others.

STATE LEGISLATION REGULATING THE REGISTRATION OF

Heading.	New South Wales.	Victoria.	Queensland.
Legislation in force	"Friendly Societies Act 1912." "Friendly Societies (Amendment) Act 1912-1913"	"Friendly Societies Act 1915." "Friendly Societies Act 1915" (No. 2)	"The Friendly Societies Act of 1913." "The Friendly Societies Amendment Act of 1914"
Officer controlling Registration	Registrar of Friendly Societies	Registrar of Friendly Societies, who must be a Barrister-at-law of not less than seven years' standing	Registrar of Friendly Societies or Deputy-Registrar of Friendly Societies
Compulsory or Voluntary Registration	Compulsory within six months from date of commencement to carry on business	Compulsory within three months from date of commencement to carry on business	Compulsory
Benefits to which Registration applies	Relief or maintenance of members and relatives during sickness, infirmity, old age (over 50), or widowhood, and of orphan children of members. Medical attendance and medicine. Insurance of births of members' children and deaths of members. Funeral expenses. Relief or maintenance of members when travelling in search of employment, in distress, in case of shipwreck or loss or damage of boats or nets. Fire insurance of implements of trade (maximum, £15). Endowment of members or nominees at any age. Registrar is authorised to register other Societies for any purpose of mutual benefit to members only, under such provisions of Act as might apply	Relief or maintenance of members and relatives in infancy, old age (over 60), widowhood, sickness, infirmity, or any natural state where probability may be calculated by way of average. Medical attendance and medicine. Funeral expenses. Relief or maintenance of members when travelling in search of employment, in distress, in case of shipwreck or loss or damage of boats or nets. Fire insurance of implements of trade (maximum, £15). Providing homes for aged and distressed members. Registrar is authorised to register other Societies for any purpose of mutual benefit to members only, provided a Law Officer of Crown certifies that the purpose is legal	As in New South Wales; also guaranteeing the performance of their duties by officers and servants of a Society. Establishment, endowment and control of hospitals, sanatoria, homes and orphanages for members
Penalty for Non-Registration	Any officer accepting money or other valuable consideration on behalf of an unregistered society is liable to a penalty of not exceeding £20	Any officer accepting money or other valuable consideration on behalf of an unregistered society is liable to a penalty not exceeding £50	Any officer carrying on any business in connection with an unregistered society incurs a penalty of £10 for each day, such penalty to be recoverable by member or non-member Seven
Minimum membership of Registered Society.	Seven	Ten	...
Certification of tables of contributions.	By Actuary of five years' standing	By Government Statist, or some Actuary of not less than five years' standing, approved by the Governor	...
Registration of Branches	Same as Societies. Branches cannot register as separate societies, except where expelled or wholly seceded from parent body	Every Branch must be registered, as well as every Society	As in Victoria

FRIENDLY SOCIETIES IN AUSTRALIA.

South Australia.	Western Australia.	Tasmania.
"An Act to regulate Friendly Societies" (No. 22 of 1852). "The Manchester Unity of Oddfellows Act 1874." "The Friendly Societies Act 1886." "The Manchester Unity of Oddfellows Amendment Act 1887." "The Friendly Societies Amendment Act 1892." "An Act to rectify a mistake in The Friendly Societies Act 1886" (593 of 1894). "The Friendly Societies Amendment Act 1894" (609). "The Friendly Societies Amendment Act 1894" (610). "The Friendly Societies Amendment Act 1908." "The Friendly Societies Amendment Act 1910"	"The Friendly Societies Act 1894." "Friendly Societies Amendment Act 1904." "Friendly Societies Amendment Act 1913." "Friendly Societies Amendment Act 1914"	"The Friendly Societies Act 1888." "The Friendly Societies Amendment Act 1888." "An Act to consolidate enactments and amend the law relating to Trustees 1898"
Registrar-General, who is a Public Actuary appointed by Government	Registrar of Friendly Societies	Registrar of Friendly Societies
Voluntary. Particulars refer to incorporated societies, which must furnish notice of situation of registered office to Registrar. The Act of 1852 does not apply to certain societies incorporated under private Acts	Voluntary	Voluntary, but Act provides that any member of an unregistered society may recover at any time all contributions paid by him during the period of six years immediately preceding date of action for recovery, members who actually receive benefits excepted
Relief, maintenance or endowment of members and relatives in infancy, old age, widowhood, sickness, distress, or other natural state where probability may be calculated by way of average. Insurance of deaths of members. Medical attendance and medicine, funeral expenses. Guarantee fund for effecting policies of guarantee assurance of officers of Society. Superannuation fund	As in Victoria, but maximum insurance on implements of trade, £20	Relief or maintenance of members and relatives in infancy, old age, widowhood, sickness, infirmity, or any natural state where probability may be calculated by way of average. Insurance of births of members' children and deaths of members. Medical attendance and medicine, funeral expenses. Relief or maintenance of members when travelling in search of employment, in distress, in case of shipwreck or loss or damage of boats or nets. Fire insurance of implements of trade (maximum, £15)
Contributions in respect to annuities to be certified to by the Accountant of the Savings Bank of South Australia	Ten	Ten
Similar to Societies	By Registrar, or Actuary of at least five years' standing, approved by the Government	By Actuary or other person approved by the Government
	A Registered Society must also register its Branches	A Registered Society must send in a list of Branches with its application for registration

STATE LEGISLATION REGULATING THE REGISTRATION OF

Heading.	New South Wales. ¹	Victoria.	Queensland.
Appeal against refusal to register Cancellation or suspension of registration	To supreme Court At request of Society. Where registration has been obtained by fraud or mistake. Where a Society exists for an illegal purpose, or has violated the provisions of the Act, or has ceased to exist, and if Society fails to comply with any requirement of the Registrar with regard to contributions. Registrar is also authorised to suspend registration for three months and renew suspension from time to time for like period, in cases where he might, with the approval of the Governor, cancel the registration. Two months' notice to be given of suspension or cancellation.	As in New South Wales At the request of Society, or of Branch with consent of Society. With approval of Minister on proof that registration has been obtained by fraud or mistake, or that Society exists for an illegal purpose, or has wilfully violated any provisions of the Act, or has ceased to exist; also Registrar, with approval of Minister, may suspend registry for three months and renew suspensions from time to time for like period. Where Society fails to adopt new tables at instance of Statist. Two months' notice to be given of cancellation or suspension	As in New South Wales Attorney-General may cancel registration, at the request of the Society, or on proof that the Society has less than seven members, or has ceased to exist, or that registration has been obtained by fraud or mistake, or that Society exists for an illegal purpose, or has wilfully violated the Act. Attorney-General may suspend registry for three months, and renew suspension from time to time. Two months' notice of cancellation or suspension to be given
Auditors, number of, and how appointed	One appointed by Government, or two or more under rules of Society	One Public Auditor or two or more under rules of Society	One licensed Auditor, or two or more under rules of Society. One of latter to retire annually and to be ineligible for re-election during ensuing 12 months. Annually. Registrar, if dissatisfied, has power to order fresh audit
Frequency of audit	Annually	Annually	As in New South Wales
Nature of Annual Returns to be furnished	General statement, as audited, of receipts and expenditure and funds, shewing separately expenditure in respect of the several objects of the Society, auditors' report (if any), names and ages of members, periods of sickness, deaths, and particulars of benefits distributed	As in New South Wales. Also a copy of all balance sheets issued during year by Society and Branches	As in New South Wales
Date to which Annual Returns apply	31st December	31st December, or to date of half-yearly or quarterly meeting, if held in December	31st December, or such other date in December or January as is approved by Registrar 1st March
Date of receipt of Annual Returns by Registrar Nature of Quinquennial Returns to be furnished	31st March. (Registrar may authorise extension to 31st May) Auditors' abstract of audit, and return containing particulars of benefits assured, contributions receivable, funds, effects, debts and credits. On receipt thereof, Actuary attached to office of Registrar to make valuation and report	1st February. Returns sent to Government Statist	Such information to be sent to the Registrar as is required by him for the purpose of valuing and reporting on assets and liabilities. Registrar shall value and report on such assets and liabilities. If assets are less than 17s. 6d. in the £, Registrar may call upon Society to submit proposals for improving its financial position Last balance sheet, report, abstract of valuer, and auditors' report (if any) to be always exhibited in a conspicuous place in Registered Office
Provisions for publicity	Last balance sheet, quinquennial valuation and auditors' report (if any), to be open for inspection at all reasonable hours at Registered Office	Last balance sheet, quinquennial valuation, and auditors' report (if any), to be always exhibited in a conspicuous place in Registered Office	Last balance sheet, report, abstract of valuer, and auditors' report (if any) to be always exhibited in a conspicuous place in Registered Office
Fees payable for Registration or Audit	Nil	Registration of amendment of rules, 10s.; registration of Society, £2 14s. 6d.	Registration of Society, £5 5s.; amendment of rules, £2 2s., to certifying Barrister
Trustees, number and appointment of	Three or more. Elected at meeting by majority of members	Not less than three, nor more than five. Elected at meeting of Society held as provided by rules	Not less than two nor more than five. Elected at meeting by majority of members
Officers not entitled to be Trustees	Secretary, Treasurer	... Treasurer, Secretary, Auditor	

FRIENDLY SOCIETIES IN AUSTRALIA—Continued.

South Australia.	Western Australia.	Tasmania.
...	As in New South Wales Registrar may cancel registration at request of Society, or of Branch with consent of Society, or with approval of Minister, on proof that registration has been obtained by fraud or mistake, or that Society exists for illegal purpose, or has violated provisions of Act, or has ceased to exist. Registrar, with consent of Minister, may suspend Society for three months, and renew suspension from time to time. Two months' notice to be given of suspension or cancellation	As in New South Wales As in Western Australia. Cancellation may also be made on proof that Society or Branch has less than ten members
Two or more, as provided by rules of Society	As in Victoria	As in Victoria
Half-yearly	Annually	Annually
As in New South Wales. Also occupations of members	As in Victoria	As in New South Wales
End financial year	As in Victoria	31st December
1st May	1st March	1st February. Returns sent to Statistician
Valuation of assets and liabilities made by the Official Actuary or a valuer appointed by Society and approved by Chief Secretary, and a return shewing benefits assured, contributions receivable, funds, effects, debts, and credits; also names, occupations, and ages of members	Valuation of assets and liabilities, by Valuer appointed by Society, and a return shewing benefits assured, contributions receivable, funds, effects, debts, and credits. In lieu of valuation, full returns to be furnished to enable Registrar to have valuation made and report thereon or have report made by Actuary	Valuation of assets and liabilities by Valuer appointed by Society, and a return shewing benefits assured, contributions receivable, funds, effects, debts and credits. In lieu of valuation full returns to be furnished to enable valuation to be made by Actuary or other person approved by Governor-in-Council
Last balance sheet and quinquennial valuation to be available for inspection at Registered Office	Last balance sheet, quinquennial valuation, and auditors' report (if any) to be always exhibited at Registered Office	As in Western Australia
Registration: To official certifying to table of contributions, £1 1s.; to Crown Solicitor, if rules submitted for his opinion: Society, £1 1s.; Branch, 10s. 6d.; amendment of rules, 5s.	Registration of Society, £2 2s.; amendment of rules, 10s.	Registration of rules, £2 2s.; amendment of rules, £1 1s., to Attorney-General for certificate
No provision, but according to Act at least three must sign certain documents	Not less than three nor more than five	As in Western Australia
...	Secretary, Treasurer	Act provides that Secretary, Treasurer, or other officer to be deemed servant Trustees

STATE LEGISLATION REGULATING THE REGISTRATION OF

Heading.	New South Wales.	Victoria.	Queensland.
Vesting of Property of Society in Trustees	All property to be vested in Trustees, whether acquired before or after registration	As in New South Wales. The property of a Branch to be vested in Trustees of the Branch, wholly or partly as rules provide	As in Victoria
Liability of Trustees	Trustees liable only for moneys received by them respectively on account of Society	As in New South Wales	As in New South Wales
Separation of Accounts	A separate account to be kept for each fund or benefit. Moneys belonging to one fund or benefit not to be used for the purposes of any other, except with consent of Registrar, savings out of management expenses excepted	A separate account to be kept for each fund or benefit. Government Statist may authorise surplus in one fund to be used for another fund. Savings out of management expenses may be used for any fund	A separate account to be kept for each fund or benefit. Moneys belonging to one fund or benefit not to be used for purposes of any other unless sanctioned by Registrar
Securities in which funds may be invested	Government Savings Bank; Savings Bank of New South Wales; public funds; purchase of land, and erection, alteration of buildings thereon; other securities expressly directed by rules of Society (other than personal)	Victorian Government Special Inscribed Stock; Savings Banks (including debentures); Incorporated Banks; on deposit Post Office Savings Bank; Victorian Government securities; on first mortgage freehold property (up to three-fifths of value); debentures or other securities of corporations, municipalities (Vic.); Melbourne and Metropolitan Board of Works; Melbourne Harbour Trust; Geelong Harbour Trust; purchase property for use of Society only	Government Savings Bank; any Australian Government security; purchase of land, and erection, alteration of buildings thereon (from funds specified); securities (other than personal) expressly directed by rules of Society
Loans to Members	From separate loan fund formed by contributions or deposits (maximum loan, £50)	...	From separate loan fund formed by contributions or deposits (maximum loan, £50). Not more than one-half of amount of assurance on life of member
Contributions to other bodies	One registered Society or Branch permitted to contribute to funds of another or to subscribe to any hospital, infirmary, charitable or provident institution to secure benefits to members and their families	As in New South Wales	As in New South Wales
Security required from officers in charge of money	Security of Guarantee Society in such sum as Society directs	Bond, with at least one surety, or security of Guarantee Society	Bond, with at least one surety, or security of Guarantee Society (minimum, £20)
Priority of Society's claim on officer's effects	Upon death or bankruptcy (including liquidation) of any officer possessing money, securities, etc., belonging to Society, or where any execution, attachment or other process is issued against such officer	As in New South Wales	As in New South Wales

FRIENDLY SOCIETIES IN AUSTRALIA—Continued.

South Australia.	Western Australia.	Tasmania.
Trustees must invest in the corporate name of the Society	As in New South Wales	As in New South Wales
As in New South Wales. Each Trustee is also personally liable for a penalty of not less than £2 or more than £20 where a policy of assurance of any officer is not duly effected, or kept alive in accordance with Act. "The Manchester Unity Act 1874" provides that each Trustee, Member of Committee or Management, or any other person directing or managing affairs of Society is liable for penalty of not less than £5 or more than £50 for each day an officer's assurance is not effected or kept alive	As in New South Wales	Trustees liable only for moneys, deeds, documents, and other property actually received
A separate account to be kept for each fund or benefit. Moneys belonging to one fund or benefit not to be used for the purposes of any other	A separate account to be kept for each fund or benefit. Moneys belonging to one fund or benefit not to be used for purposes of any other, except where Registrar or Actuary reports that transfer can be safely made	As in South Australia
Government securities; loans guaranteed by Government; mortgages on freehold property; fixed deposit in banks; bonds City of Adelaide Corporation; South Australian Municipal Debentures; purchase of property for use of Society only	Incorporated Banks; Post Office Savings Banks; Western Australia Government securities; mortgages on freehold or leasehold property (leasehold, 20 years unexpired); debentures or other securities of corporations or municipalities; purchase of property for use of Society only	Savings Banks; Incorporated Banks; Post Office Savings Bank; Tasmanian Government securities; mortgages on freehold or leasehold property (leasehold, 20 years unexpired); debentures, Hobart and Launceston, and Government guaranteed securities under Local Bodies Loan Act; registered Building Societies; Parliamentary stocks, public funds and Government securities of United Kingdom; real or heritable securities; Great Britain and Ireland; stock of Bank of England or Bank of Ireland; securities guaranteed by Governments of United Kingdom, Australian States and New Zealand; purchase of property for use of Society only
One registered Society or Branch permitted to contribute to funds of another, to unite to provide medical benefits, or to establish officers' guarantee fund without amalgamation	As in New South Wales	As in New South Wales
Security of Guarantee Society or Company approved by Trustees (minimum, £50). "Manchester Unity Act 1874." Bond with two sureties or give security of Guarantee Society	As in Victoria	As in Victoria
As in New South Wales	As in New South Wales	As in New South Wales

STATE LEGISLATION REGULATING THE REGISTRATION OF

Heading.	New South Wales.	Victoria.	Queensland.
Limitation of benefits	Gross sum, £200; annuity, £50; sick pay, £2 2s. per week	Gross sum, £50; weekly payment, £2	Gross sum, £200; annuity, £52; weekly payment, £2
Limitation of payment on deaths of children	Under 5 years, £6 gross; under 10 years, £10 gross; to parent or personal representatives of parent only. Amount due to be stated on certificate of death	Under 10 years. Actual funeral expenses (maximum, £5) paid to undertaker. Amount due to be stated on certificate of death	As in New South Wales. (Insurances where person insuring has interest in life of person insured exempted)
Amalgamation, transfer or conversion	Amalgamation of Registered Societies or Branches permitted without dissolution or division of funds, or one Society may transfer its engagements to another. Conversion of Society into Company, under Companies Acts, allowed, or any Society may amalgamate with or transfer its engagements to a Company. Rights of creditors not to be prejudiced. A majority of five-sixths in value of members and consent of beneficiaries necessary	As in New South Wales	As in New South Wales
Dissolution of Society	As provided by rules of Society, or by consent of five-sixths in value of members (in case of Branches, consent of central body to be obtained), together with written consent of every person receiving, or entitled to receive, benefits; or by award of Registrar owing to inadequacy of funds or contributions	As in New South Wales	Society:—Upon the happening of any event declared by the rules, or by consent of five-sixths in value of members, or by award of Attorney-General. Branches:—By agreement of Committee of Management, confirmation of majority of members, approval by central body, and approval by Registrar
Investigation by Registrar	Upon application of one-fifth of total number of members, or one hundred members where members number from one to ten thousand, or five hundred where members exceed ten thousand, setting forth that funds are insufficient to meet existing claims, or contributions insufficient to cover benefits assured. Where funds or contributions appear insufficient, Registrar is empowered to dissolve Society or suspend award to enable necessary alterations and adjustments to be made. Registrar's award final	As in New South Wales	...
Inspection by Registrar or Inspectors	Upon application by Committee of Society, or one-fifth total number of members, or one hundred members where members number one to ten thousand, or five hundred where members exceed ten thousand. Application to furnish good reason and prove absence of malicious motives. On receipt of such application the Registrar may appoint inspectors to examine the affairs of the Society, or call a special meeting of the Society to determine matters. The Registrar may also appoint inspectors to examine into and report on the affairs of any Society without any application having been made. Branches making application to have the consent of the central body	Upon application of one-fifth total number of members, or one hundred members where members number one to ten thousand, or five hundred where members exceed ten thousand. Application to furnish good reason and prove absence of malicious motives. On receipt of such application Registrar may appoint inspectors to examine into the affairs of the Society, or call a special meeting of the Society to determine matters	As in Victoria, except that Attorney-General appoints inspectors or calls special meeting of Society instead of Registrar

FRIENDLY SOCIETIES IN AUSTRALIA—Continued.

South Australia.	Western Australia.	Tasmania.
From any one Society: Gross sum, £50; annuity, £26; sick pay, £1 per week; superannuation, 10s. per week	Gross sum at death of member, £100; other person, £50; weekly payment, £2 Under 10 years, not exceeding £5, payable only to parent, on production of death certificate with amount due stated thereon	From two or more Societies: Gross sum, £200; annuity, £50; weekly payment, £2 2s. From single Society: Gross sum, £100; annuity, £50; weekly payment, £1 1s. As in Victoria
Two or more Societies or Branches entitled to become united or incorporated as one Society, upon terms approved by majority of Trustees and Board of Management of Societies or Branches concerned	As in New South Wales	As in New South Wales
Proposed appropriation and division of funds to be first submitted and consent obtained of five-sixths in value of members and all persons receiving or entitled to receive benefits (1852 Act)	Society:—Upon the happening of any event declared by the rules, or by consent of five-sixths in value of members, with consent of persons in receipt of benefit, or by award of Registrar. Branches to have consent of central body	As in Western Australia
Public Actuary to investigate annual returns and make quinquennial valuations of all Societies and Branches, and also investigate all valuations, reports, and returns submitted by valuers employed by Societies	As in New South Wales. Where assets are insufficient to meet liabilities, Registrar is required to notify Society and specify nature of changes in conduct of business. In event of any Society failing to comply within six months, Registrar to publish name of Society, with facts and comments, as many times as he thinks fit	As in New South Wales
Public Actuary authorised to inspect, at any time, all accounts, books, documents, valuations, etc., and make whatever extracts he may deem necessary	As in Victoria	As in Victoria

STATE LEGISLATION REGULATING THE REGISTRATION OF

Heading.	New South Wales.	Victoria.	Queensland.
Inspection of books by members	At all reasonable hours	At all reasonable hours. A free copy of annual returns to be available on application	At all reasonable hours
Disputes	Between Society and member, officer, or branch, or between branches to be decided in manner directed by rules; decision final. Where rules do not expressly forbid, any party entitled to submit matter to Registrar to decide. Where rules contain no direction, or decision not arrived at within forty days after application for reference under rules, person aggrieved may apply to Registrar to hear and determine; no appeal	Between Society and any member, officer (except breach trust, etc.), or branch, or between branches to be decided in manner directed by rules; decision final. Where rules do not expressly forbid, parties may, by consent, refer matters to Registrar to decide. Where rules direct, dispute to be referred to Justices Court of Petty Sessions to decide. Disputes cognisable under rules by Justices may, by consent, be referred to County Court. Where rules contain no direction, or direction not applicable, or decision not arrived at within forty days after application for reference under rules, person aggrieved may apply to County Court or Court of Petty Sessions to determine. Appeal to Supreme Court allowed on questions of law only	Between Society and any member, officer (except breach trust, etc.), or branch, or between branches to be decided in manner directed by rules; no appeal. Where rules do not expressly forbid, parties may, by consent, refer dispute to Attorney-General. Where rules so direct, disputes to be decided by Court of Petty Sessions. Where rules contain no direction, or decision not arrived at within forty days after application for reference under rules, person aggrieved may apply to District Court or Court of Petty Sessions. Appeal to Supreme Court allowed on questions of law only
Limiting age for admission of Junior Members	Over three years	Over 16 years. Societies and Branches consisting wholly of members under 16 years, but over 3 years, entitled to register, subject to regulations made on their behalf	As in Victoria
Special fees payable by Societies for Certificate of births and deaths	Not to exceed one shilling. Extra certificates applied for at same time as original not to exceed sixpence each. Form of application, if filled in by Registrar, threepence	Not to exceed one shilling	As in New South Wales
Concessions, Stamp Duties, etc.	...	...	Exempt from Stamp Duty: draft or order or receipt for money; bonds given by Society or officer; draft or order; form of policy; appointment or revocation of appointment of agent; other documents required or authorised by Act or rules of Society. Probate or Succession Duty not payable on any amount assured in any Friendly Society
Special Resolutions	Two-thirds majority required	Three-fourths majority required, and confirmed by a majority at a subsequent meeting	As in Victoria
Persons in Military and Naval Forces	Persons in Commonwealth military or naval forces not to forfeit their interest or be fined for non-attendance at meetings. If serving out of State, may be deprived of benefits or may pay increased dues, provided rules made before Dec. 5, 1899	Persons enrolled in volunteer or military or naval forces not to forfeit any interest or be fined for non-attendance at meetings. Any disputes to be decided by Court of Petty Sessions	As in Victoria
Special War Provisions	...	Society may reinsure its liability to financial members on active service with Treasurer of Victoria or company approved by Government Statist. Central body of Society may apply portion of its funds towards contributions of members on active service, and, if necessary, make a levy on all members to restore the portion so applied	Society may advance to a member who is unable to pay or secure moneys due or accruing owing to service with troops, unemployment, or as result of war, such sums as are required to meet obligations of the member to the Society. Such advances deemed to be a debt by him to the Society

FRIENDLY SOCIETIES IN AUSTRALIA—Continued.

South Australia.	Western Australia.	Tasmania.
At all reasonable hours. A copy of last balance sheet to be available at cost price	At all reasonable hours	At all reasonable hours
Where nature of dispute, according to law, compels recourse to Supreme Court, matter may be referred, at option of either party, to Special Magistrate of Local Court at Adelaide. Where rules provide for settlement by arbitration, the number of arbitrators, mode of election, and procedure to be followed to be stated in rules of Society. Where no provision is made for arbitration, or arbitration is provided for but no arbitrators appointed, or no award made within time prescribed by rules, or where either party fails to comply with the arbitrators' award, or where rules do not direct or specify, the matter is to be determined by the Local Court; decision final. Disputes between branches or officer, member, members, or other persons to be decided as rules direct	Between Society and any member, officer (except breach trust, etc.), or branch to be decided in manner directed by rules; decision final. Where rules do not expressly forbid, parties may, by consent, refer dispute to Registrar. Where rules direct dispute to be referred to Justice of Peace, two or more must adjudicate. Where rules contain no direction, or direction is not applicable, or decision is not reached within forty days after application for reference under rules, person aggrieved may apply to Local Court or two or more Justices of Peace to determine. Appeal to Supreme Court allowed on questions of law only	Between Society and member, officer, or branch, or between branches to be decided in manner directed by rules; no appeal allowed
Any age	As in Victoria	Any age, unless contrary to rules. Societies and Branches consisting wholly of members under 21 and over 3 years of age allowed to register, subject to regulations made on their behalf
...	Not to exceed one shilling	Not to exceed one shilling
Incomes of all Friendly Societies exempt from Income Tax	Returns furnished Registrar to be free of postage	...
...	Three-fourths majority required, confirmed by majority at subsequent general meeting	As in Western Australia
...	As in Victoria	As in Victoria, but disputes settled by two Justices
	Payment of contributions by member on active service may be suspended, but liability to pay remains, member remains entitled to benefits. Registrar may direct special levy to be made on members not granted suspension, to maintain stability of Society	

FRIENDLY SOCIETIES.—EXPENDITURE, 1915. (a)

State.	Sick Pay.	Medical Attendance and Medicine.	Sums Paid at Death of Members & Members' Wives.	Administration.	All other Expenditure.	Total Expenditure.
New South Wales	£ 177,198	182,705	£ 50,131	£ 88,149	24,037	£ 522,220
Victoria	160,386	162,537	35,981	80,207	63,967	503,078
Queensland	42,767	59,463	18,035	30,731	1,852	152,848
South Australia	61,483	36,425	30,808	31,128	(c)	(c)
Western Australia	15,554	20,359	3,527	14,720	17,807	71,967
Tasmania	21,200	17,979	13,344	11,688	12,577	76,788
Commonwealth	478,538	479,468	151,821	256,623	(c)	(c)

(a) See paragraph 1. (b) Included in "Administration." (c) Not available.

It appears from the above figures that sick pay averaged about thirteen shillings and sixpence per week, but, as the returns include pay at half and quarter rates, and as the proportion of these to full rates is not stated, the average given must be taken for what it is worth. Medical attendance and medicine came to about one pound per average benefit member, or to about £5 per member who received sick pay during the year.

5. Funds.—The two foregoing tables shew that the surplus of revenue over expenditure in five States amounted to £293,885 for the year, and a small surplus must, of course, result annually in every society which levies adequate contributions to enable it to meet all possible claims. These accumulations of profits are generally invested, and the subjoined table shews for all of the six States the division into invested and uninvested funds:—

FRIENDLY SOCIETIES.—FUNDS, 31st DECEMBER, 1915. (a)

State.	Invested Funds.	Uninvested Funds.	Total Funds.
New South Wales	£ 1,876,827	(d)	£ 1,876,827
Victoria	2,678,819	96,968	2,775,787
Queensland	780,421	18,462	798,883
South Australia	1,186,176	39,914	1,226,090
Western Australia	233,427	10,029	(c) 243,456
Tasmania	232,874	14,546	247,420
Commonwealth	6,988,544	(b) 179,919	7,168,463

(a) See paragraph . (b) Exclusive of New South Wales. (c) Exclusive of other Funds £2858.
(d) Included in Invested Funds.

The total funds amounted, therefore, to about £14 18s. Od. per member at the close of the year under review.